

**UNITED STATES BANKRUPTCY COURT
FOR THE
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In the Matter of:

TIMOTHY A. KREBS
and
TINA E KREBS

DEBTORS

CAPITAL ONE AUTO FINANCE

Plaintiff

v.

Timothy A. Krebs and Tina E Krebs
and
Thomas P. Gorman, Trustee,

Chapter 13

Case No. 15-14061-KHK

**ANSWER AND REPORT OF TRUSTEE
TO RELIEF FROM STAY MOTION**

COMES NOW Thomas P. Gorman, the Chapter 13 Trustee named upon this Motion for Relief from Stay, and for his Answer and Report to this matter, submits the following.

(1) The Plan of this Chapter 13 Case was confirmed by the Court on April 11, 2016, and provides for payment of the secured creditor as follows:

- (a) Pre-petition arrearage claim of \$590.00 by monthly installments of \$15.00 from the payments made under this confirmed Plan.
- (b) Post-petition regular monthly payments directly by the Debtor.

(2) No record of Post-petition regular monthly installments is maintained by this Trustee; and he is without sufficient knowledge, information or belief to answer allegations of the Motion regarding failure of the Debtor to make such installments; and that this Trustee demands strict proof thereof.

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(3) The payments to date on the arrearage claim of this Secured Creditor are reflected opposite the name of the Secured Creditor on the attached periodic report of the accounts of this Chapter 13 case; and that such periodic report represents a true and correct statement of all receipts and disbursements in this Chapter 13 case to the date indicated.

AND HAVING FULLY ANSWERED, your Trustee prays for such disposition of this Motion as to this Court seems just.

Date: January 12, 2018

_____/s/ Thomas P. Gorman _____
Thomas P. Gorman
Chapter 13 Trustee
300 North Washington Street, Ste. 400
Alexandria, VA 22314
(703) 836-2226
VSB 26421

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Answer & Report of Trustee was served via ECF to authorized users or mailed to counsel for the Movant and counsel for the Debtor, or to Debtor Pro Se, this 12th day of January, 2018.

_____/s/Thomas P. Gorman _____
Thomas P. Gorman

INTERIM STATEMENT AS OF 01/12/2018

CASE NO: 15-14061-KHK

STATUS: BASE PLAN

DEBTOR: XXX-XX-3142

JOINT DEBTOR: XXX-XX-2313

KREBS, TIMOTHY A.

KREBS, TINA E

SCHEDULE: 240.00 MONTHLY

AKA:

TOTAL PAID: 5,240.00

DATE FILED: 11/17/2015

4400 MILROY CREST STREET

4400 MILROY CREST STREET

LAST 12 TRANSACTIONS

CONFIRMED: 04/11/2016

APT. 3108

APT. 3108

Date	Source	Amount
09/06/17	PRINCE WILLIAM COI	120.00
08/16/17	PRINCE WILLIAM COI	120.00
08/01/17	PRINCE WILLIAM COI	120.00
07/17/17	PRINCE WILLIAM COI	120.00
07/05/17	PRINCE WILLIAM COI	120.00
06/21/17	PRINCE WILLIAM COI	120.00
05/31/17	PRINCE WILLIAM COI	120.00
05/17/17	PRINCE WILLIAM COI	120.00
05/02/17	PRINCE WILLIAM COI	120.00
04/11/17	PRINCE WILLIAM COI	120.00
04/04/17	PRINCE WILLIAM COI	120.00
03/15/17	PRINCE WILLIAM COI	120.00
03/02/17	PRINCE WILLIAM COI	120.00
02/14/17	PRINCE WILLIAM COI	120.00

LATEST 341: 12/22/2015

FAIRFAX, VA 22030

FAIRFAX, VA 22030

PERCENTAGE: 11.000

ATTORNEY: SCOTT ALAN WEIBLE, ESQUIRE

PLAN: 60 MONTHS

10645 N. ORACLE ROAD

PMB 121-353

ORO VALLEY, AZ 85737-9387

1st PAYMENT DUE: 12/2015

Phone: 703 754-2092 Fax:

ON SCHEDULE: 5,960.00

Needed to Complete Base:

ACTUAL PAYMENTS: 5,240.00

BASE: 14,360.00

AMOUNT BEHIND: 720.00

9,120.00

PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	347323	CAPITAL ONE AUTO FINANCE PAY PER CONF ORDER	FIX 12/2017	SEC 100.00		15.00 0.00	590.00 590.00	590.00 590.00	375.00 0.00	215.00 0.00
002	327191	QUANTUM3 GROUP LLC ACE CASH-W/DRAWN BY CRED 9/23/16	PRO-I	UNS 11.00		0.00 0.00	622.53 635.00	0.00 0.00	0.00 0.00	Closed
003	338246	AMCB	PRO	UNS 11.00		0.00 0.00	0.00 200.00	0.00 0.00	0.00 0.00	Not Filed
004	338246	AMCB	PRO	UNS 11.00		0.00 0.00	0.00 809.83	0.00 0.00	0.00 0.00	Not Filed
005	319657	APPLE FEDERAL CREDIT UNION	PRO	UNS 07/2017		0.00 0.00	3,482.77 3,482.77	3,482.77 383.10	39.26 0.00	343.84 0.00
006	342985	BLAZE MASTERCARD	PRO	UNS 11.00		0.00 0.00	0.00 425.00	0.00 0.00	0.00 0.00	Not Filed
007	323976	CAPITAL ONE BANK USA, NA	PRO	UNS 11.00		0.00 0.00	530.81 530.81	530.81 58.39	0.00 0.00	58.39 0.00
008	334635	QUANTUM3 GROUP LLC AS AGENT CATHERINES	PRO	UNS 11.00		0.00 0.00	251.98 221.91	251.98 27.72	0.00 0.00	27.72 0.00
009	LVNV	LVNV FUNDING LLC. CREDIT ONE BANK	PRO	UNS 11.00		0.00 0.00	430.75 365.00	430.75 47.38	0.00 0.00	47.38 0.00
010	LVNV	LVNV FUNDING LLC. CREDIT ONE BANK	PRO	UNS 11.00		0.00 0.00	465.25 75.00	465.25 51.18	0.00 0.00	51.18 0.00
011	325836	US DEPARTMENT OF EDUCATION NELNET	PRO	UNS 09/2017		0.00 0.00	45,321.47 39,787.00	45,321.47 4,985.36	722.53 0.00	4,262.83 0.00
012	324595	EMA	PRO	UNS 11.00		0.00 0.00	0.00 20.00	0.00 0.00	0.00 0.00	Not Filed
013	328645	FAIRFAX COUNTY FIRE & RESCUE	PRO	UNS 11.00		0.00 0.00	0.00 244.18	0.00 0.00	0.00 0.00	Not Filed
014	343612	JEFFERSON CAPITAL SYSTEMS, LLC PREMIER BANKCARD	PRO	UNS 11.00		0.00 0.00	767.96 708.70	767.96 84.48	0.00 0.00	84.48 0.00
015	293468	FIRST PREMIER BANK	PRO	UNS 11.00		0.00 0.00	0.00 175.00	0.00 0.00	0.00 0.00	Not Filed
016	294856	FIRST SAVINGS CREDIT CARD	PRO	UNS 11.00		0.00 0.00	0.00 533.60	0.00 0.00	0.00 0.00	Not Filed
017	336551	INOVA	PRO	UNS 11.00		0.00 0.00	0.00 350.00	0.00 0.00	0.00 0.00	Not Filed
018	332103	CAPITAL ONE, NA KOHLS	PRO	UNS 11.00		0.00 0.00	696.71 696.71	696.71 76.64	0.00 0.00	76.64 0.00
019	332103	CAPITAL ONE, NA KOHLS	PRO	UNS 11.00		0.00 0.00	579.60 579.60	579.60 63.76	0.00 0.00	63.76 0.00
020	LVNV	LVNV FUNDING LLC. LENDING CLUB CORP	PRO	UNS 08/2017		0.00 0.00	7,929.24 7,563.80	7,929.24 872.22	114.79 0.00	757.43 0.00
021	338811	MABT/CONTFIN	PRO	UNS 11.00		0.00 0.00	0.00 257.00	0.00 0.00	0.00 0.00	Not Filed
022	342626	MEDICAL REVENUE SERVICE	PRO	UNS 11.00		0.00 0.00	0.00 232.90	0.00 0.00	0.00 0.00	Not Filed
023	342989	MILDRED P. KREBS	PRO	UNS 11.00		0.00 0.00	0.00 2,300.00	0.00 0.00	0.00 0.00	Not Filed

** Creditor has not filed a Proof of Claim. Accumulated funds will be released to other creditors if no claim is filed with the U.S. Bankruptcy Court by the date of the scheduled Chapter 13 Review Meeting.

Claims with an A code in the DISB/CODE column are placed on hold and need to be resolved. NO disbursements are being made to the creditor.

This is a progress report only and should not be used to calculate a payoff.

Case Maintenance 10.5

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JOINT DEBTOR: XXX-XX-2313

KREBS, TIMOTHY A.

KREBS, TINA E

SCHEDULE: 240.00 MONTHLY

PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
024	340136	NAVIENT	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	2,042.44	0.00	0.00	
025	342070	NC FINANCIAL DISPUTED	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	6,651.87	0.00	0.00	
026	336215	NOVANT HEALTH	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	100.00	0.00	0.00	
027	328560	PEDIATRIX MEDICAL GROUP	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	244.00	0.00	0.00	
028	339010	NAVIENT SOLUTIONS INC	PRO	UNS	08/2017	0.00	2,072.27	2,072.27	29.89	198.06
						0.00	2,100.00	227.95	0.00	0.00
029	338827	MIDLAND FUNDING LLC	PRO	UNS	11.00	0.00	446.60	446.60	0.00	49.13
		SYNCHRONY BANK				0.00	403.48	49.13	0.00	0.00
030	335276	TD BANK USA	PRO	UNS	11.00	0.00	365.30	365.30	0.00	40.18
						0.00	323.85	40.18	0.00	0.00
031	335276	TD BANK USA	PRO	UNS	11.00	0.00	370.93	370.93	0.00	40.80
						0.00	323.85	40.80	0.00	0.00
032	332313	UNITED CONSUMERS INC	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	555.14	0.00	0.00	
033	332313	UNITED CONSUMERS INC	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	49.15	0.00	0.00	
034	338596	AMERICAN INFOSOURCE LP	PRO	UNS	11.00	0.00	190.07	190.07	0.00	20.91
		VERIZON				0.00	197.00	20.91	0.00	0.00
035	328284	VERIZON	PRO	UNS	11.00	0.00	0.00	0.00	0.00	Not Filed
						0.00	12.00	0.00	0.00	
036	342990	LAURAL FINDLEY	PRO-I	UNS	11.00	0.00	0.00	0.00	0.00	Closed
						0.00	0.00	0.00	0.00	
037	335940	QUANTUM3 GROUP LLC	PRO	UNS	11.00	0.00	622.53	622.53	0.00	68.48
		UNLISTED - ACE CASH EXPRESS INC				0.00	0.00	68.48	0.00	0.00
038	319657	APPLE FEDERAL CREDIT UNION	PRO	UNS	11.00	0.00	363.95	363.95	0.00	40.03
		UNLISTED - NSF				0.00	0.00	40.03	0.00	0.00
039	250300	APPLE FEDERAL CREDIT UNION	PRO	UNS	11.00	0.00	626.09	626.09	0.00	68.87
		UNLISTED - NSF				0.00	0.00	68.87	0.00	0.00
799	WEIBLE	SCOTT ALAN WEIBLE, ESQUIRE	PRO	ATY	03/2017	0.00	5,050.00	3,550.00	3,550.00	0.00
						0.00	5,050.00	3,550.00	0.00	0.00
Trustee Administrative Fees								305.88	305.88	
TOTALS:						15.00	71,154.28	69,960.16	5,137.35	6,515.11
						0.00	78,201.59	11,652.46	0.00	0.00

	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
SCHED AMOUNT:	0.00	5,050.00	0.00	590.00	72,561.59	0.00		
CLAIM AMOUNT:	0.00	3,550.00	0.00	590.00	7,206.58	0.00		
PAID BY TRUSTEE:	0.00	3,550.00	0.00	375.00	906.47	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		
SUB TOTAL:	0.00	0.00	0.00	215.00	6,300.11	0.00	DUE CREDITORS:	6,515.11
INTEREST DUE:	0.00	0.00	0.00	0.00	0.00	0.00	EXPECTED ADMIN:	467.86
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	102.65
BALANCE DUE:	0.00	0.00	0.00	215.00	6,300.11	0.00	APPROX BALANCE:	6,880.32

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